# United States Bankruptcy Court Middle District of Pennsylvania

In re: Case No. 17-00752-HWV
Mark Herman Olley Chapter 13

Annette Louis Olley
Debtors

# CERTIFICATE OF NOTICE

District/off: 0314-1 User: AutoDocke Page 1 of 2
Date Rcvd: Jul 09, 2021 Form ID: 3180W Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

## Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 11, 2021:

Recip ID		Recipient Name and Address
db/jdb	+	Mark Herman Olley, Annette Louis Olley, 687 Polecat Road, Landisburg, PA 17040-9242
cr	+	Nationstar Mortgage LLC, Robertson, Anschutz & Schneid P.L., 6409 Congress Ave., Boca Raton, FL 33487-2853
4889344		Holy Spirit Hospital, c/o Geisinger Health System, PO Box 983034, Boston, MA 02298-3034
4889347	++	NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067
4895609	+	Nationstar Mortgage LLC, 6409 Congress Ave, Suite 100, Boca Raton, FL 33487-2853
4935932	+	Nationstar Mortgage LLC, Attn: Bankruptcy Dept., PO Box 619094, Dallas, Texas 75261-9094
4889348	+	Orthopedic Institute of PA, 3399 Trindle Road, Camp Hill, PA 17011-2286
4889349		Penn Credit Corporation, 2800 Commerce Drive, Harrisburg, PA 17110-9307
4889351	+	Penn Diesel Service Company, 337 North Fairville Avenue, Harrisburg, PA 17112-9771
4889355		Quantum Imaging and Therapeutic, PO Box 62165, Baltimore, MD 21264-2165
4889356	+	RMA of Philadelphia PC, 1015 Chestnut Street 8th Floor, Philadelphia, PA 19107-4331
4889357	+	Rosemont Pharmacy, Rosemont Square, 1149 Lancaster Avenue #9, Bryn Mawr, PA 19010-2722

#### TOTAL: 12

#### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID 4889342	+	Notice Type: Email Address Email/Text: electronicbkydocs@nelnet.net	Date/Time	Recipient Name and Address
4009342	+	Email/ rext. electronicoxydocs@hemet.het	Jul 09 2021 18:40:00	Department of Educatoin / NELNET, 121 South 13th Street, Lincoln, NE 68508-1904
4889345		EDI: WFNNB.COM	Jul 09 2021 22:43:00	Lane Bryant Retail, c/o Comenity Bank, Attn: Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
4889346	+	Email/Text: Bankruptcies@nragroup.com	Jul 09 2021 18:40:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
4892625	+	EDI: RECOVERYCORP.COM	Jul 09 2021 22:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4923773	+	Email/Text: bankruptcynotices@psecu.com	Jul 09 2021 18:40:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
4889352	+	Email/Text: bankruptcynotices@psecu.com	Jul 09 2021 18:40:00	PSECU, 1500 Elmerton Avenue, Harrisburg, PA 17110-9214
4891256	+	Email/Text: electronicbkydocs@nelnet.net	Jul 09 2021 18:40:00	U.S. Department of Education C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911

TOTAL: 7

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

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Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4889343	*+	Department of Educatoin / NELNET, 121 South 13th Street, Lincoln, NE 68508-1904
4889353	*+	PSECU, 1500 Elmerton Avenue, Harrisburg, PA 17110-9214
4889354	*+	PSECU, 1500 Elmerton Avenue, Harrisburg, PA 17110-9214
4889350	*	Penn Credit Corporation, 2800 Commerce Drive, Harrisburg, PA 17110-9307

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

# NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 11, 2021 Signature: /s/Joseph Speetjens

ustpregion03.ha.ecf@usdoj.gov

# CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 9, 2021 at the address(es) listed below:

 Name
 Email Address

 Jack N Zaharopoulos (Trustee)
 TWecf@pamd13trustee.com

 James Warmbrodt
 on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER bkgroup@kmllawgroup.com

 Paul Donald Murphy-Ahles
 on behalf of Debtor 2 Annette Louis Olley pmurphy@dplglaw.com kgreene@dplglaw.com

 Paul Donald Murphy-Ahles
 on behalf of Debtor 1 Mark Herman Olley pmurphy@dplglaw.com kgreene@dplglaw.com

 United States Trustee

TOTAL: 5

# | Debtor 2 | Copouse, if filing | First Name | Middle Name | Last Name | Last

Order of Discharge

Case number:

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

1:17-bk-00752-HWV

Mark Herman Olley

Annette Louis Olley aka Annette Louis McCord

By the court:

7/9/21

Honorable Henry W. Van Eck Chief Bankruptcy Judge By: JoanGoodling, Deputy Clerk

W. Un Eck

## **Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

## Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)( C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

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**Chapter 13 Discharge** 

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- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. §
   1322(b)(5) and on which the last payment
   or other transfer is due after the date on
   which the final payment under the plan
   was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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**Chapter 13 Discharge** 

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